

**United States Bankruptcy Court**  
District of Idaho

**VOLUNTARY PETITION**

<b>Name of Debtor - (If individual, enter Last, First, Middle):</b> <b>McNeel, Steven C.</b>	<b>Name of Joint Debtor (Spouse) (Last, First, Middle):</b> <b>McNeel, Mary A.</b>
<b>All Other Names used by the Debtor in the last 6 years</b> (Include married, maiden, and trade names):	<b>All Other Names used by the Joint Debtor in the last 6 years</b> (Include married, maiden, and trade names):
<b>Soc. Sec./Tax I.D. No. (If more than one, state all):</b> 565-72-7603	<b>Soc. Sec./Tax I.D. No. (If more than one, state all):</b> 518-72-0429
<b>Street Address of Debtor (No. - Street, City, State Zip Code):</b> 899 Swan Falls Rd.  Kuna, ID 83634	<b>Street Address of Joint Debtor (No. - Street, City, State Zip Code):</b> 899 Swan Falls Rd.  Kuna, ID 83634
<b>County of Residence or of the Principal Place of Business:</b> Ada	<b>County of Residence or of the Principal Place of Business:</b> Ada
<b>Mailing Address of Debtor (If different from street address):</b> P.O. Box 16611  Boise, ID 83715	<b>Mailing Address of Joint Debtor (If different from street address):</b> P.O. Box 16611  Boise ID 83715
<b>Location of Principal Assets of Business Debtor:</b> (If different from address listed above)	<b>Attorney for Debtor:</b>  Howard R. Foley Foley & Freeman, Chartered

**Information Regarding the Debtor (Check the Applicable Boxes)**

**Venue (Check any applicable box)**

- ☒ Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District.
- ☐ There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.

**Type of Debtor (Check all boxes that apply)**

- ☒ Individual(s)                      ☐ Railroad  
☐ Corporation                      ☐ Stockbroker  
☐ Partnership                      ☐ Commodity Broker  
☐ Other

**Chapter or Section of Bankruptcy Code Under Which the Petition is Filed (Check one box)**

- ☐ Chapter 7                      ☐ Chapter 11                      ☒ Chapter 13  
☐ Chapter 9                      ☐ Chapter 12  
☐ Sec. 304 - Case Ancillary to Foreign Proceeding

**Nature of Debt (Check one box)**

- ☒ Consumer/Non-Business                      ☐ Business

**Filing Fee (Check one box)**

- ☒ Filing fee attached  
☐ Filing fee to be paid in installments. (Applicable to individuals only.) Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form No. 3

**Statistical/Administrative Information (Estimates only)**

- ☒ Debtor estimates that funds will be available for distribution to unsecured creditors.  
☐ Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.

JOHN H. KROMMENHOEK  
P.O. BOX 8358  
BOISE, ID 83707

Estimated Number of Creditors	1-15	16-49	50-99	100-199	200-999	1000-over
	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Estimated Assets	\$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	More than \$100 million
	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Estimated Debts	\$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	More than \$100 million
	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

THIS SPACE FOR COURT USE ONLY

U.S. COURTS  
 59 MAR -3 PM 4:20  
 FILED  
 CLERK  
 CAMERON S. BURKE  
 IDAHO  
 FEE PAID 2749  
 RCPT # 62749  
 JIM D. PAPPAS

**Voluntary Petition**

(This page must be completed and filed in every case).

Name of Debtor(s):

McNeel, Steven C. and McNeel, Mary A.

Prior Bankruptcy Case Filed Within Last 6 Years (If more than one, attach additional sheet)

Location

Where Filed:

NONE

Case Number

Date Filed

Pending Bankruptcy Case Filed By Any Spouse, Partner Or Affiliate Of This Debtor (If more than one, attach additional sheet)

Name of Debtor

NONE

Case Number

Date Filed

District

Relationship

Judge

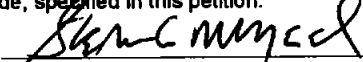
**SIGNATURES****Signature(s) of Debtor(s) (Individual/Joint)**

I declare under penalty of perjury that the information provided in this petition is true and correct.

(If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7) I am aware that I may proceed under chapter 7, 11, 12 and 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.

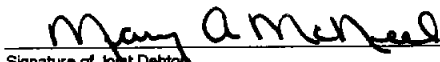
I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X



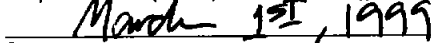
Signature of Debtor

X



Signature of Joint Debtor

Telephone Number (If not represented by attorney)



Date

**Signature of Debtor (Corporation/Partnership)**

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

**Signature of Attorney**

X

  
Signature of Attorney for Debtor(s)

Howard R. Foley

Printed Name of Attorney for Debtor(s)

Foley &amp; Freeman, Chartered

Firm Name

77 East Idaho Street, Suite 300

P.O. Box 10

Meridian, ID 83680

Address

(208) 888-9111

(208) 888-5130

Telephone Number

FAX Number

Date

**Signature of Non-Attorney Petition Preparer**

I certify that I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110, that I prepared this document for compensation, and that I have provided the debtor with a copy of this document.

Printed or Typed Name of Bankruptcy Petition Preparer

Social Security Number

Firm Address

Tel. No.

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document:

**Exhibit A**

(To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.)

☐ Exhibit A is attached and made a part of this petition**Exhibit B**

(To be completed if debtor is an individual whose debts are primarily consumer debts)

I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter.

X

Signature of Attorney for Debtor(s)

Date

If more than one person prepared this document, attach additional signed sheets conforming to the appropriate official form for each person.

Signature of Bankruptcy Petition Preparer

Date

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.

**Case No.** \_\_\_\_\_

**SCHEDULE A - REAL PROPERTY**Page 1 of 1

Debtors

**SCHEDULE B - PERSONAL PROPERTY**

TYPE OF PROPERTY	N O E	DESCRIPTION AND LOCATION OF PROPERTY	HUS., WIFE, JOINT, OR COMM.	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
1. Cash on hand.	X			
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.	X			
3. Security deposits with public utilities, telephone companies, landlords, and others.	X			
4. Household goods and furnishings, including audio, video, and computer equipment.		Couch	J	\$200.00
		Dishes, pots and pans	J	\$300.00
		Vacuum	J	\$200.00
		Misc. Garage Sale items/Nick-Nacks	J	\$150.00
		Chairs	J	\$200.00

Debtors

**SCHEDULE B - PERSONAL PROPERTY**  
(Continuation Sheet)

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUS., WIFE, JOINT, OR COMM.	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
4. Household goods and furnishings, including audio, video, and computer equipment.		Kitchen Table & Chairs	J	\$200.00
		Bedroom Furniture & Beds	J	\$350.00
		Refrigerator	J	\$150.00
		Stove	J	\$100.00
		Freezer	J	\$75.00
		Television	J	\$100.00
		Stereo	J	\$75.00
5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.		Books (including profession books)	H	\$300.00

Debtors

**SCHEDULE B - PERSONAL PROPERTY**  
(Continuation Sheet)

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUS., WIFE, JOINT, OR COMM.	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.		Misc. Wall Hangings	J	\$50.00
6. Wearing apparel.		Clothing	J	\$200.00
7. Furs and jewelry.		Jewelry	W	\$125.00
8. Firearms and sports, photographic, and other hobby equipment.	X			
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X			
10. Annuities. Itemize and name each issuer.	X			
11. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Itemize.	X			
12. Stock and interests in incorporated and unincorporated businesses. Itemize.	X			

Debtors

**SCHEDULE B - PERSONAL PROPERTY**  
(Continuation Sheet)

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUS, WIFE, JOINT, OR COMM.	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
13. Interests in partnerships or joint ventures. Itemize.	X			
14. Government and corporate bonds and other negotiable and non-negotiable instruments.	X			
15. Accounts receivable.	X			
16. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
17. Other liquidated debts owing debtor including tax refunds. Give particulars.	X			
18. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule of Real Property.	X			
19. Contingent and non-contingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
20. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			

Debtors

**SCHEDULE B - PERSONAL PROPERTY**  
(Continuation Sheet)

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUS. WIFE, JOINT, OR COMM.	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
21. Patents, copyrights, and other intellectual property. Give particulars.	X			
22. Licenses, franchises, and other general intangibles. Give particulars.	X			
23. Automobiles, trucks, trailers, and other vehicles.		1992 Grand Prix	W	\$1,500.00
		1989 Mazda	H	\$1,000.00
24. Boats, motors, and accessories.	X			
25. Aircraft and accessories.	X			
26. Office equipment, furnishings, and supplies.	X			
27. Machinery, fixtures, equipment and supplies used in business.	X			



Debtors

**SCHEDULE B - PERSONAL PROPERTY**  
(Continuation Sheet)

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUS., WIFE, JOINT, OR COMM.	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
28. Inventory.	X			
29. Animals.	X			
30. Crops - growing or harvested. Give particulars.	X			
31. Farming equipment and implements.	X			
32. Farm supplies, chemicals, and feed.	X			
33. Other personal property of any kind not already listed. Itemize.	X			
Total				\$ 5,275.00

Debtors

**SCHEDULE C - PROPERTY CLAIMED AS EXEMPT**

Debtor elects the exemptions to which debtor is entitled under:

☐ 11 U.S.C. § 522(b)(1): Exemptions provided in 11 U.S.C. § 522(d). Note: These exemptions are available only in certain states.☒ 11 U.S.C. § 522(b)(2): Exemptions available under applicable nonbankruptcy federal laws, state or local law where the debtor's domicile has been located for the 180 days immediately preceding the filing of the petition, or for a longer portion of the 180-day period than in any other place, and the debtor's interest as a tenant by the entirety or joint tenant to the extent the interest is exempt from process under applicable nonbankruptcy law.

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	Debtor Spouse Both	VALUE OF CLAIMED EXEMPTION	CURRENT MARKET VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTIONS
Residence	IC § 55-1003	B	\$50,000.00	\$320,000.00
Couch	IC § 11-605(1)	B	\$200.00	\$200.00
Dishes, pots and pans	IC § 11-605(1)	B	\$300.00	\$300.00
Vacuum	IC § 11-605(1)	B	\$200.00	\$200.00
Misc. Garage Sale items/Nick-Nacks	IC § 11-605(1)	B	\$150.00	\$150.00
Chairs	IC § 11-605(1)	B	\$200.00	\$200.00
Kitchen Table & Chairs	IC § 11-605(1)	B	\$200.00	\$200.00
Bedroom Furniture & Beds	IC § 11-605(1)	B	\$350.00	\$350.00
Refrigerator	IC § 11-605(1)	B	\$150.00	\$150.00
Stove	IC § 11-605(1)	B	\$100.00	\$100.00
Freezer	IC § 11-605(1)	B	\$75.00	\$75.00
Television	IC § 11-605(1)	B	\$100.00	\$100.00
Stereo	IC § 11-605(1)	B	\$75.00	\$75.00
Books (including profession books)	IC § 11-605(1)	D	\$300.00	\$300.00
Misc. Wall Hangings	IC § 11-605(1)	B	\$50.00	\$50.00
Clothing	IC § 11-605(1)	B	\$200.00	\$200.00
Jewelry	IC § 11-605(2)	S	\$125.00	\$125.00

In re: Steven C. McNeel and Mary A. McNeel

Case No. \_\_\_\_\_

Debtors

**SCHEDULE C - PROPERTY CLAIMED AS EXEMPT**  
(Continuation Sheet)

Debtor elects the exemptions to which debtor is entitled under:

- ☐ 11 U.S.C. § 522(b)(1): Exemptions provided in 11 U.S.C. § 522(d). Note: These exemptions are available only in certain states.
- ☒ 11 U.S.C. § 522(b)(2): Exemptions available under applicable nonbankruptcy federal laws, state or local law where the debtor's domicile has been located for the 180 days immediately preceding the filing of the petition, or for a longer portion of the 180-day period than in any other place, and the debtor's interest as a tenant by the entirety or joint tenant to the extent the interest is exempt from process under applicable nonbankruptcy law.

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	Debtor Spouse Both	VALUE OF CLAIMED EXEMPTION	CURRENT MARKET VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTIONS
1992 Grand Prix	IC § 11-605(3)	S	\$1,500.00	\$1,500.00
1989 Mazda	IC § 11-605(3)	D	\$1,000.00	\$1,000.00

In re: Steven C. McNeel and Mary A. McNeel

Case No. \_\_\_\_\_

Debtors

**SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS**☐ Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	C O D E B T O R	HUS., WIFE, JOINT, OR COMM.	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND MARKET VALUE OF PROPERTY SUBJECT TO LIEN	C O N T I N G E N T	U N L I Q U E D A T E D	D I S P U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT 2290808-1 CLAIM 1 Country Wide Mortgage P.O. Box 10219 Van Nuys, CA 91410-0219	1	J	Mortgage Residence  VALUE \$ 320,000.00 PRIORITY: 1				255,000.00	0.00
ACCOUNT 6800441294 CLAIM 2 Greentree Mortgage Dept. 0099 Palatine, IL 60550-0099	2	J	Mortgage Residence  VALUE \$ 320,000.00 PRIORITY: 2				49,000.00	0.00
ACCOUNT 10011051 CLAIM 4 Mary Mink c/o American Title P.O. Box 9245 Boise, ID 83707	4	J	Mortgage Residence  VALUE \$ 95,000.00 PRIORITY: 2				44,000.00	9,000.00
ACCOUNT 466854 CLAIM 3 Western Mortgage 11 E. Catilla, Ste. 130 Orange, CA 92867	3	J	Mortgage Residence  VALUE \$ 95,000.00 PRIORITY: 1				60,000.00	0.00
Subtotal ⇒							\$ 408,000.00	(Total of this page)
Total ⇒							\$ 408,000.00	(Use only on last page)

0 continuation sheets attached

In re: Steven C. McNeel and Mary A. McNeel

Case No. \_\_\_\_\_

Debtors

## SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

☒ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

### TYPES OF PRIORITY CLAIMS

☐ Extensions of credit in an involuntary case

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(2).

☐ Wages, salaries, and commissions

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to a maximum of \$4000 per person earned within 90 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(3).

☐ Contributions to employee benefit plans

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

☐ Certain farmers and fishermen

Claims of certain farmers and fishermen, up to a maximum of \$4000 per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(5).

☐ Deposits by individuals

Claims of individuals up to a maximum of \$1,800 for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(6).

☐ Alimony, maintenance or support

Claims of a spouse, former spouse, or child of the debtor for alimony, maintenance or support, to the extent provided in 11 U.S.C. § 507(a)(7).

☐ Taxes and certain other debts owed to governmental units

Taxes, customs duties, and penalties owing to federal, state and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

☐ Commitments to maintain the capital of an insured depository institution

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).

In re: Steven C. McNeel and Mary A. McNeel

Case No. \_\_\_\_\_

Debtors

**SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS**

(Continuation Sheet)

TYPE OF PRIORITY

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE		COD E B T O R	HUS., WIFE, JOINT, OR COMM.	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	CON T I N G E N T	UN L I Q U I D A T E D	DIS P U T E D	TOTAL AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY
ACCOUNT	CLAIM							Unknown	

Sheet no. 1 of 1 sheets attached to  
Schedule of Creditors Holding Unsecured Priority Claims

Subtotal ⇒	\$	0.00	(Total of this page)
Total ⇒	\$	0.00	(Use only on last page)

In re: Steven C. McNeel and Mary A. McNeel

Case No. \_\_\_\_\_

Debtors

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**☐ Check this box if debtor has no creditors holding unsecured nonpriority claims to report on this Schedule F.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	CLAIM	COD E B T O R	HUS., WIFE, JOINT, OR COMM.	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNQUANTIFIED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT 4613357435 Amoco P.O. Box 9014 DeMoines, IA 50306	CLAIM 11		J	Credit Card Purchases (gas card)				825.90
ACCOUNT Avery Seifert 222 N. 2 Boise, ID 83702	CLAIM 14		J	Medical Expenses				675.00
ACCOUNT 5300059591797701 Bank of America P.O. Box 84000 Seattle, WA 98184-3500	CLAIM 9		J	Credit Card Purchases				7,562.36
ACCOUNT 4678055544224 First Card P.O. Box 15098 Wilmington, DE 19886-5089	CLAIM 8		J	Credit Card Purchases				5,685.99
ACCOUNT 4266839780669307 First USA Bank One P.O. Box 530807 Atlanta, GA 30353-0807	CLAIM 10		J	Credit Card Purchases				6,259.31
ACCOUNT 4313020627271077 MBNA P.O. Box 15137 Wilmington, DE 19886-5137	CLAIM 5		J	Credit Card Purchases				4,206.97
ACCOUNT North End Center 1015 W. Hays Boise, ID 83702	CLAIM 13		J	Medical Expenses				354.00
(Total of this page) Subtotal ⇨								\$ 25,569.53
(Use only on last page) Total ⇨								\$ N/A

1 continuation sheets attached

In re: Steven C. McNeel and Mary A. McNeel

Case No. \_\_\_\_\_

Debtors

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

☐ Check this box if debtor has no creditors holding unsecured nonpriority claims to report on this Schedule F.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	CLAIM	COD E B T O R	HUS., WIFE, JOINT, OR COMM.	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	C O N T I N G E N T	U N Q U I T E D	D I S P U T E D	AMOUNT OF CLAIM
ACCOUNT 499-55-230 The Bon Marche P.O. Box 4584 Carol Stream, IL 60197-4584	CLAIM 12		J	Credit Card Purchases				526.73
ACCOUNT 373496864861009 The Optima Card American Express Centurion Bk Suite 0002 Chicago, IL 60679-0002	CLAIM 6		J	Credit Card Purchases				2,502.69
ACCOUNT 4118160304515227 Wachovia P.O. Box 15515 Wilmington, DE 19886-5515	CLAIM 7		J	Credit Card Purchases				2,328.95

(Total of this page) Subtotal ⇨ \$ 5,358.37

0 continuation sheets attached

(Use only on last page) Total ⇨ \$ 30,927.90



In re: Steven C. McNeel and Mary A. McNeel

Case No. \_\_\_\_\_

Debtors

**SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES**

☒ Check this box if debtor has no executory contracts or unexpired leases.

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT

0 continuation sheets attached

In re: Steven C. McNeel and Mary A. McNeel

Case No. \_\_\_\_\_

Debtors

**SCHEDULE H - CODEBTORS**

☒ Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR.	NAME AND ADDRESS OF CREDITOR

0 continuation sheets attached

Debtors

**SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)**

Debtor's Marital Status:	DEPENDENTS OF DEBTOR AND SPOUSE		
	Name	Age	Relationship
Married	Malyssa McNeel	4	Daughter

<b>Employment:</b>	DEBTOR	SPOUSE
Occupation:	Teacher	Bookkeeper
Name of Employer:	Boise School District	LeBeau & Associates
How long employed:	4 years.	10 months.
Address of employer:		
	1207 W. Fort	77 E. Idaho, Ste. 200
	Boise, ID 83702	Meridian, ID 83642

<b>Income:</b> (Estimate of average monthly income)	DEBTOR	SPOUSE
Current monthly gross wages, salary, and commissions (prorate if not paid monthly.)	\$4,300.00	\$1,620.00
Estimated monthly overtime	\$0.00	\$0.00

## SUBTOTAL

\$4,300.00	\$1,620.00
------------	------------

## LESS PAYROLL DEDUCTIONS

a. Payroll taxes and social security	\$410.00	\$240.00
b. Insurance	\$310.00	\$0.00
c. Union dues	\$0.00	\$0.00
d. Other		
PERSI	\$190.00	\$0.00

## SUBTOTAL OF PAYROLL DEDUCTIONS

\$910.00	\$240.00
----------	----------

## TOTAL NET MONTHLY TAKE HOME PAY

\$3,390.00	\$1,380.00
------------	------------

Regular income from operation of business or profession or farm (attach detailed statement)	\$0.00	\$0.00
Income from real property	\$0.00	\$0.00
Interest and dividends	\$0.00	\$0.00
Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above	\$0.00	\$0.00
Social security or other government assistance		
Pension or retirement income	\$0.00	\$0.00
Other monthly income		

## TOTAL MONTHLY INCOME

\$3,390.00	\$1,380.00
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## TOTAL COMBINED MONTHLY INCOME

\$4,770.00
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Debtors

**SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)**

Complete this schedule by estimating the average monthly expenses of the debtor and the debtor's family. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate.

☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

Rent or home mortgage payment (include lot rented for mobile home)		\$	2,691.00
Are real estate taxes included?	Yes _____ No <u>X</u>		
Is property insurance included?	Yes _____ No <u>X</u>		
Utilities Electricity and heating fuel		\$	141.00
Water and sewer		\$	50.00
Telephone		\$	46.00
Other Cable T.V.		\$	43.00

Home maintenance (repairs and upkeep)	\$	30.00
Food	\$	300.00
Clothing	\$	40.00
Laundry and dry cleaning	\$	20.00
Medical and dental expenses	\$	75.00
Transportation (not including car payments)	\$	200.00
Recreation, clubs and entertainment, newspapers, magazines, etc.	\$	50.00
Charitable contributions	\$	10.00
Insurance (not deducted from wages or included in home mortgage payments)		
Homeowner's or renter's	\$	40.00
Life	\$	80.00
Health	\$	350.00
Auto	\$	70.00
Other		

Taxes (not deducted from wages or included in home mortgage payments)

Installment payments: (In Chapter 12 and 13 cases, do not list payments to be included in the plan)

Auto	\$	0.00
Other		

Alimony, maintenance, and support paid to others	\$	225.00
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Payments for support of additional dependents not living at your home	\$	0.00
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Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$	0.00
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Other

TOTAL MONTHLY EXPENSES (Report also on Summary of Schedules)

\$	4,461.00
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[FOR CHAPTER 12 AND 13 DEBTORS ONLY]

Provide the information requested below, including whether plan payments are to be made bi-weekly, monthly, annually, or at some other regular interval.

A. Total projected monthly income	\$	4,770.00
B. Total projected monthly expenses	\$	4,461.00
C. Excess income (A minus B)	\$	309.00
D. Total amount to be paid into plan monthly	\$	309.00

0 continuation sheets attached

**United States Bankruptcy Court**  
District of Idaho

In re: Steven C. McNeel and Mary A. McNeel

Case No. \_\_\_\_\_

Debtors

**SUMMARY OF SCHEDULES**

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	AMOUNTS SCHEDULED		
			ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	\$415,000.00		
B - Personal Property	Yes	6	\$5,275.00		
C - Property Claimed as Exempt	Yes	2			
D - Creditors Holding Secured Claims	Yes	1		\$408,000.00	
E - Creditors Holding Unsecured Priority Claims	Yes	1		\$0.00	
F - Creditors Holding Unsecured Non Priority Claims	Yes	2		\$30,927.90	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			\$4,770.00
J - Current Expenditures of Individual Debtor(s)	Yes	1			\$4,461.00
<b>Total Number of Sheets in All Schedules</b>		⇒ 17			
<b>Total Assets</b>			⇒ \$420,275.00		
<b>Total Liabilities</b>				⇒ \$438,927.90	

# United States Bankruptcy Court

District of Idaho

In re: Steven C. McNeel and Mary A. McNeel  
Social Security No.: 565-72-7603 518-72-0429

Case No:

## Statement Of Financial Affairs

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs.

Questions 1 - 15 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 16 - 21. If the answer to any question is "None," or the question is not applicable, mark the box labeled "None." If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

### DEFINITIONS

"IN BUSINESS." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within the two years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or person in control of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed.

"INSIDER." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any person in control of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101(30).

#### None ☐ 1. Income from employment or operation of business

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Amount	Source (if more than one)	Year	Fiscal Year
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#### None ☐ 2. Income other than from employment or operation of business

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Amount	Source (if more than one)	Year
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Debtor: Steven C. McNeel and Mary A. McNeel

Case No:

**None** **3. Payments to creditors**



A. List all payments on loans, installment purchases of goods or services, and other debts, aggregating more than \$600 to any creditor, made within 90 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Creditor	Dates of Payments	Amount Paid	Amount Still Owning
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**None** **B. List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)**



Name and Address of Creditor and Relationship to Debtor	Dates of Payments	Amount Paid	Amount Still Owning
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**None** **4. Suits, executions, garnishments and attachments**



A. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Caption of Suit and Case Number	Nature of Proceeding	Court and Location	Status or Disposition
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**None** **B. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)**



Name and Address of Person for Whose Benefit Property was Seized	Date of Seizure	Description and Value of Property
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**None** **5. Repossessions, foreclosures and returns**



List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Creditor or Seller	Date of Repossession, Foreclosure Sale, Transfer or Return	Description and Value of Property
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**None** **6. Assignments and receiverships**



A. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Assignee	Date of Assignment	Terms of Assignment or Settlement
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**None** **B. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)**



Name and Address of Custodian	Name and Location of Court, Case Title and Number	Date of Order	Description and Value of Property
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Debtor: Steven C. McNeel and Mary A. McNeel

Case No:

**None** 7. Gifts

List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Person or Organization	Relationship to Debtor, if any	Date of Gift	Description and Value of Gift
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**None** 8. Losses

List all losses from fire, theft, other casualty or gambling within one year preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Description and Value of Property	Description of Circumstances and, if Loss was Covered in Whole or in Part By Insurance, Give Particulars	Date of Loss
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**None** 9. Payments related to debt counseling or bankruptcy

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one year immediately preceding the commencement of this case.

Name and Address of Payee	Date of Payment, Name of Payor if Other Than Debtor	Amount of Money or Description and Value of Property
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**None** 10. Other transfers

List all other property, other than property transferred in the ordinary course of business or financial affairs of the debtor, transferred either absolutely or as security within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Transferee, Relationship to Debtor	Date	Describe Property Transferred and Value Received
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**None** 11. Closed financial accounts

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Institution	Type and Number of Account and Amount of Final Balance	Amount and Date of Sale or Closing
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**None** 12. Safe deposit boxes

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Bank or Other Depository	Names and Addresses of Those With Access to Box or Depository	Description of Contents	Date of Transfer or Surrender, if any
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Debtor: Steven C. McNeel and Mary A. McNeel

Case No:

None **13. Setoffs**

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Creditor	Date of Setoff	Amount of Setoff
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None **14. Property held for another person**

List all property owned by another person that the debtor holds or controls.

Name and Address of Owner	Description and Value of Property	Location of Property
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None **15. Prior address of debtor**

If the debtor has moved within two years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

Address	Name Used	Dates of Occupancy
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[If Completed by an individual or individual and spouse]

I declare under penalty of perjury that I have read the answers contained in the foregoing Statement of Financial Affairs and any attachments thereto and that they are true and correct.

Date March 1<sup>st</sup>, 1999

Steven C. McNeel  
Signature of Debtor

Date 3-1-99

Mary A. McNeel  
Signature of Joint Debtor, (if any)  
(If joint case, both spouses must sign.)

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571.

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